

**UNITED STATES BANKRUPTCY COURT FOR THE  
EASTERN DISTRICT OF PENNSYLVANIA**

RE: : BKY. NO. 18-11393  
ANDREW RACZ :  
: CHAPTER 13

**CERTIFICATION OF SERVICE**

I, Michael P. Kelly, Esquire, hereby certify that I served a copy of the Notice of Application for Compensation and/or Reimbursement of Expenses upon the debtor(s), the Chapter 13 Trustee, and the United States Trustee and I served all creditors, and all parties in interest with the Notice of Application for Compensation on the 1<sup>st</sup> day of October 2018, by electronic mail and/or first class mail, postage prepaid.

October 1, 2018

/s/ Michael P. Kelly  
Michael P. Kelly, Esquire  
Attorney for Debtor(s)  
Suite 202 - Penn's Square  
402 Middletown Blvd.  
Langhorne, PA 19047  
(215) 741-1100  
fax (215) 741-4029  
email: [mpk@cowanandkelly.com](mailto:mpk@cowanandkelly.com)

**Service List**

Andrew Racz – by CM/ECF  
1379 Oxford Valley Road  
Yardley, PA 19067

U.S. Trustee's Office - by CM/ECF  
833 Chestnut Street, Suite 500  
Philadelphia, PA 19107

William C. Miller - by CM/ECF  
P.O. Box 1229  
Philadelphia, PA 19105

U.S. Bank National Association - by CM/ECF  
c/o Jill Manuel-Coughlin, Esquire  
Powers, Kirn & Associates, LLC  
8 Neshaminy Interplex, Suite 215  
Trevose, PA 19053

Discover Bank – by regular mail  
Discover Products, Inc.  
P.O. Box 3025  
New Albany, OH 43054-3025

Wells Fargo Bank, N.A. – by regular mail  
1000 Blue Gentian Road Mac N 9286-01Y  
Eagan, MN 55121-7700

American Express Bank, FSB – by regular mail  
c/o Becket and Lee, LLP  
P.O. Box 3001  
Malvern, PA 19355-0701

Toyota Motor Credit Corp. – by regular mail  
P.O. Box 9013  
Addison, TX 75001

Pennsylvania Department of Revenue – by regular mail  
Bankruptcy Division  
P.O. Box 280946  
Harrisburg, PA 19128-0946

Portfolio Recovery Associates, LLC – by regular mail  
P.O. Box 41067  
Norfolk, VA 23541

TD Bank, NA – by regular mail  
Payment Processing  
P.O. Box 16029  
Lewiston, ME 04243

Credit First NA – by regular mail  
P.O. Box 818011  
Cleveland, OH 44181-8011

Synchrony Bank - by CM/ECF  
c/o PRA Receivables Management, LLC  
P.O. Box 41021  
Norfolk, VA 23541

Amex – by regular mail  
P.O. Box 981540  
El Paso, TX 79998-1540

Apothaker Scian – by regular mail  
P.O. Box 5496  
Mount Laurel, NJ 08054-5496

Bank of America – by regular mail  
Nc4-105-03-14  
Greensboro, NC 27420-6012

Barclays – by regular mail  
125 S. West Street  
Wilmington, DE 19801-5014

Barclays Bank Delaware – by regular mail  
100 S. West Street  
Wilmington, DE 18901-5015

Cks Financial – by regular mail  
505 Independence Pkwy. St.  
Chesapeake, VA 23320-5178

Credit First NA – by regular mail  
P.O. Box 818011  
Cleveland, OH 44181-8011

Credit First National Assoc. – by regular mail  
Attn: Bk Credit Operations  
P.O. Box 81315  
Cleveland, OH 44181-0315

Wells Fargo Bank – by regular mail  
P.O. Box 10438  
Macf8235-02f  
Des Moines, IA 50306

Capital One – by regular mail  
c/o Hyat, Hyat & Landau  
Two Industrial Way West  
Eatontown, NJ 07724

Cavalry Portfolio Services – by regular mail  
Attn: Bankruptcy Department  
500 Summit Lake, Suite 400  
Valhalla, NY 10595

Discover Bank – by regular mail  
c/o Weltman, Weinberg  
325 Chestnut Street  
Philadelphia, PA 19106

Discover Bank– by regular mail  
Discover Products, Inc.  
P.O. Box 3025  
New Albany, OH 43054-3025

Frederick Weinberg, Esquire – by regular mail  
375 E. Elm Street, Suite 210  
Conshohocken, PA 19428-1973

Kami S. Miller, Esquire – by regular mail  
1835 Market Street, Suite 501  
Philadelphia, PA 19103-2933

Syncb/hdhvac – by regular mail  
Attn: Bankruptcy  
P.O. Box 965060  
Orlando, FL 32896-5060

Traf Group, Inc./A-1 Collections – by regular mail  
2297 St. Hwy. 33, Suite 906  
Hamilton Square, NJ 08690-1717